

**Fill in this information to identify the case:**

Debtor 1 RICHARD E HANES

Debtor 2 KELLY L HANES  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 19-70024JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK TRUST NA - OWNER TRUSTEE ET Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 1 0 4 2

Property Address: 501 MAIN ST  
SHANKSVILLE PA 15560

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>14,882.23</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>14,882.23</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>14,882.23</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$667.33

The next postpetition payment is due on

3 / 1 / 2022  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 RICHARD E HANES  
Name

Case number (if known) 19-70024JAD

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 05/05/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RICHARD E HANES**  
Name

Case number (if known) **19-70024JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
10/24/2019	1135034	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	257.65
11/25/2019	1138492	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	435.31
12/23/2019	1141937	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	435.09
01/28/2020	1145294	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	438.04
02/25/2020	1148806	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,196.00
04/27/2020	1155812	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	868.12
05/26/2020	1159208	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	377.33
06/26/2020	1162581	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	377.13
07/29/2020	1165777	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,085.36
08/25/2020	1168846	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	342.57
09/28/2020	1171928	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	376.53
10/26/2020	1175416	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	326.33
11/24/2020	1178513	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	398.16
01/25/2021	1184431	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	790.85
02/22/2021	1187506	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	397.73
03/26/2021	1190753	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	397.52
04/26/2021	1194070	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,131.78
05/25/2021	1197208	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	397.08
06/25/2021	1200023	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,130.53
08/26/2021	1206364	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	963.09
09/24/2021	1209527	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	482.63
11/22/2021	1217596	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	1,420.48
12/23/2021	1220687	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	856.92
				<u>14,882.23</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

05/24/2019	1118091	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,474.82
06/25/2019	1121442	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	713.51
07/29/2019	1124926	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,076.79
08/27/2019	1128356	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	721.04
09/24/2019	1131798	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	819.23
10/24/2019	1135034	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	709.71
11/25/2019	1138492	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
12/23/2019	1141937	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
01/28/2020	1145294	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
02/25/2020	1148806	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
03/23/2020	1152354	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	457.98
04/27/2020	1155812	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	845.04
05/26/2020	1159208	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
06/26/2020	1162581	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
07/29/2020	1165777	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
08/25/2020	1168846	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
09/28/2020	1171928	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	651.51
10/26/2020	1175416	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
11/24/2020	1178513	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
12/21/2020	1181501	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	446.52
01/25/2021	1184431	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	856.50
02/22/2021	1187506	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
03/26/2021	1190753	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
04/26/2021	1194070	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
05/25/2021	1197208	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
06/25/2021	1200023	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
07/26/2021	1203245	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	472.79
08/26/2021	1206364	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	830.23
09/24/2021	1209527	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	651.51
10/25/2021	1214569	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	485.82
11/22/2021	1217596	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	817.20
12/23/2021	1220687	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	651.51
01/26/2022	1223734	US BANK TRUST NA - OWNER TRUSTEE E	AMOUNTS DISBURSED TO CREDITOR	651.51
				<u>24,105.87</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RICHARD E HANES  
KELLY L HANES  
501 MAIN STREET  
SHANKSVILLE, PA 15560

TERRY L GRAFFIUS ESQ  
LEVENTRY & HASHCAK & RODKEY LLC  
1397 EISENHOWER BLVD  
RICHLAND SQ III SUITE 202  
JOHNSTOWN, PA 15904

US BANK TRUST NA - OWNER TRUSTEE ET AL  
C/O SELENE FINANCE LP  
9990 RICHMOND AVE STE 400 S  
BK DEPT  
HOUSTON, TX 77042

ROBERTSON ANSCHUTZ SCHNEID & CRANE LLC  
10700 ABBOTTS BRIDGE RD STE 170  
DULUTH, GA 30097

5/5/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee